

**UNITED STATE BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

IN RE:

**FREDA ELAINE CHANNELLE
DEBTOR**

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**CASE NO. 11-80706
CHAPTER 13**

RESPONSE TO DEBTOR'S OBJECTION TO CLAIM

COMES NOW HSBC Mortgage Services, Inc (hereinafter "Creditor") a secured creditor, by and through counsel, Brock and Scott, PLLC, hereby responds by requesting this matter be heard at the scheduled hearing.

This, the 29th day of July, 2011

BROCK AND SCOTT, PLLC

/s/Sean M. Corcoran

Sean M. Corcoran

Attorney for Creditor

5121 Parkway Plaza Drive, Suite 300

Charlotte, NC 28217

(704) 369-0676

State Bar Number 33387

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CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the response in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Freda Elaine Channelle
1206 Fleetwood Street
Durham, NC 27701

Mr. John T Orcutt
6616 Six Forks Road
Suite 203
Raleigh, NC 27615

Mr. Richard M. Hutson, II
302 East Pettigrew St., Suite B-140
P.O. Box 3613
Durham, NC 27702

This 29th day of July, 2011.

Brock and Scott, PLLC

/s/ Sean M. Corcoran
Sean M. Corcoran
Attorney for Creditor
Brock & Scott, PLLC
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Charlotte, NC 28217
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Bar No.: 33387